

(Official Form 1) (12/03)

| | | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------|--|--|-----------------------------|----------------------------------|-------------------------------|--------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|
| FORM B1 | | United States Bankruptcy Court Eastern District of Virginia - Richmond Division | | Voluntary Petition | | | | | | | | | | | | | | | | | |
| Name of Debtor (if individual, enter Last, First, Middle): Rives, King D. | | | Name of Joint Debtor (Spouse) (Last, First, Middle): Rives, Marydel H. | | | | | | | | | | | | | | | | | | |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): | | | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): | | | | | | | | | | | | | | | | | | |
| Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-3524 | | | Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-3040 | | | | | | | | | | | | | | | | | | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 3832 Brennen Robert Place Glen Allen, VA 23060 | | | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3832 Brennen Robert Place Glen Allen, VA 23060 | | | | | | | | | | | | | | | | | | |
| County of Residence or of the Principal Place of Business: Henrico | | | County of Residence or of the Principal Place of Business: Henrico | | | | | | | | | | | | | | | | | | |
| Mailing Address of Debtor (if different from street address): | | | Mailing Address of Joint Debtor (if different from street address): | | | | | | | | | | | | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | | | | | | | | | | | | | | |
| Information Regarding the Debtor (Check the Applicable Boxes) | | | | | | | | | | | | | | | | | | | | | |
| Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | | | | | | | | | | | | | | | | | | | |
| Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank | | | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding | | | | | | | | | | | | | | | | | | |
| Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business | | | Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. | | | | | | | | | | | | | | | | | | |
| Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) | | | | | | | | | | | | | | | | | | | | | |
| Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | | | | | | | | | | |
| Estimated Number of Creditors | | | | | | | | | | | | | | | | | | | | | |
| Estimated Assets | | | | | | | | | | | | | | | | | | | | | |
| Estimated Debts | | | | | | | | | | | | | | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;">\$0 to \$50,000</td> <td style="width: 12.5%;">\$50,001 to \$100,000</td> <td style="width: 12.5%;">\$100,001 to \$500,000</td> <td style="width: 12.5%;">\$500,001 to \$1 million</td> <td style="width: 12.5%;">\$1,000,001 to \$10 million</td> <td style="width: 12.5%;">\$10,000,001 to \$50 million</td> <td style="width: 12.5%;">\$50,000,001 to \$100 million</td> <td style="width: 12.5%;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> | | | | | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | |
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| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million | | | | | | | | | | | | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | |

| Voluntary Petition (This page must be completed and filed in every case) | | FORM B1, Page 2 | |
|--|--|--|-------------|
| Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) | | | |
| Location Where Filed: - None - | | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | | |
| Name of Debtor: - None - | | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| Signatures | | | |
| Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ King D. Rives</u> Signature of Debtor King D. Rives X <u>/s/ Marydel H. Rives</u> Signature of Joint Debtor Marydel H. Rives _____ Telephone Number (If not represented by attorney) <u>November 24, 2004</u> Date | | Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ James E. Anderson VSB No. 20610</u> Signature of Attorney for Debtor(s) <u>November 24, 2004</u> Date James E. Anderson VSB No. 20610 Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. | |
| Signature of Attorney X <u>/s/ James E. Anderson VSB No. 20610</u> Signature of Attorney for Debtor(s) James E. Anderson VSB No. 20610 Printed Name of Attorney for Debtor(s) Attorney and Counsellor At Law Firm Name P.O. Box 29893 Richmond, VA 23242-0893 Address Email: jim@jeandersonlaw.com 804-747-0400 Fax: 804-747-0494 Telephone Number November 24, 2004 Date | | | |
| Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date | | | |

Official Form 8
(12/03)

**United States Bankruptcy Court
Eastern District of Virginia - Richmond Division**

In re **King D. Rives
Marydel H. Rives**

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

| | Description of Property | Creditor's Name | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|----|---|---|-------------------------------------|--|---|
| 1. | Purchase money security interest in 2001 Volvo | Family Financial Corporation | | | X |

Date **November 24, 2004**

Signature **/s/ King D. Rives**
King D. Rives
Debtor

Date **November 24, 2004**

Signature **/s/ Marydel H. Rives**
Marydel H. Rives
Joint Debtor

United States Bankruptcy Court
Eastern District of Virginia - Richmond Division

In re **King D. Rives**
Marydel H. Rives

Debtor(s)

Case No.
Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|--|----|-----------------|
| For legal services, I have agreed to accept..... | \$ | <u>1,500.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>1,500.00</u> |
| Balance Due..... | \$ | <u>0.00</u> |

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (*specify*)

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (*specify*)

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Other provisions as needed:

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the Debtor in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; negotiations with secured creditors to reduce debts to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods; and representation of Debtor at continued meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 24, 2004

Date

/s/ James E. Anderson VSB No. 20610

James E. Anderson VSB No. 20610

Signature of Attorney

Attorney and Counsellor At Law

Name of Law Firm

P.O. Box 29893

Richmond, VA 23242-0893

804-747-0400 Fax: 804-747-0494

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$1,500

(For all Cases Filed on or after 1/1/2003)

**NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO LBR 2016-1(C)(5)**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(5)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Local Bankruptcy Rules 2016-1(C)(5)(a) and 2002-1(D)(1)(f), by first-class mail or electronically.

Date

Signature of Attorney

United States Bankruptcy Court
Eastern District of Virginia - Richmond Division

In re **King D. Rives,
Marydel H. Rives**

Debtors

Case No. _____

Chapter 7

DECLARATION OF DIVISIONAL VENUE

The debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days preceding the filing of the bankruptcy petition in the indicated city or county [check one box only]:

Alexandria Division

Cities:

- ☐ Alexandria-510
- ☐ Fairfax-600
- ☐ Falls Church-610
- ☐ Manassas-683
- ☐ Manassas Park-685

Counties:

- ☐ Arlington-013
- ☐ Fairfax-059
- ☐ Fauquier-061
- ☐ Loudoun-107
- ☐ Prince William-153
- ☐ Stafford-179

Richmond Division

Cities:

- ☐ Richmond (city)-760
- ☐ Colonial Heights-570
- ☐ Emporia-595
- ☐ Fredericksburg-630
- ☐ Hopewell-670
- ☐ Petersburg-730

Counties:

- ☐ Amelia-007
- ☐ Brunswick-025
- ☐ Caroline-033
- ☐ Charles City-036
- ☐ Chesterfield-041
- ☐ Dinwiddie-053
- ☐ Essex-057
- ☐ Goochland-075
- ☐ Greensville-081
- ☐ Hanover-085
- ☒ Henrico-087
- ☐ King and Queen-097
- ☐ King George-099
- ☐ King William-101
- ☐ Lancaster-103
- ☐ Lunenburg-111
- ☐ Mecklenburg-117
- ☐ Middlesex-119
- ☐ New Kent-127
- ☐ Northumberland-133
- ☐ Nottoway-135
- ☐ Powhatan-145
- ☐ Prince Edward-147
- ☐ Prince George-149
- ☐ Richmond (county)-159
- ☐ Spotsylvania-177
- ☐ Surry-181
- ☐ Sussex-183
- ☐ Westmoreland-193

Norfolk Division

Cities:

- ☐ Norfolk-710
- ☐ Cape Charles-535
- ☐ Chesapeake-550
- ☐ Franklin-620
- ☐ Portsmouth-740
- ☐ Suffolk-800
- ☐ Virginia Beach-810

Counties:

- ☐ Accomack-001
- ☐ Isle of Wight-093
- ☐ Northampton-131
- ☐ Southampton-175

Newport News Division

Cities:

- ☐ Newport News-700
- ☐ Hampton-650
- ☐ Poquoson-735
- ☐ Williamsburg-830

Counties:

- ☐ Gloucester-073
- ☐ James City-095
- ☐ Mathews-115
- ☐ York-199

Date: November 24, 2004

/s/ James E. Anderson VSB No. 20610

Signature of Attorney
James E. Anderson VSB No. 20610

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this Division.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA - RICHMOND DIVISION
NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. ***Court employees are prohibited from giving you legal advice.***

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee and \$15 Trustee fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and use the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

CLERK OF COURT

ACKNOWLEDGMENT

I, the debtor, affirm that I have read this notice.

Dated: November 24, 2004

/s/ King D. Rives

Debtor

/s/ Marydel H. Rives

Joint Debtor (if any)

Allendale Columbia School
519 Allens Creek Road
Rochester, NY 14618

American Credit Educators, LLC
2000 S. Colorado Boulevard
Tower One, Suite 3300
Denver, CO 80222

American Express
Customer Service
P.O. Box 297812
Fort Lauderdale, FL 33329-7812

American Express
P.O. Box 7871
Fort Lauderdale, FL 33329

Americredit
801 Cherry Street (Suite 3900)
Fort Worth, TX 76102

AT&T Wireless Serv
Bldg 1
7227 164th Avenue NE
Redmond, WA 98052

Auto Advantage of Richmond
4218 West Broad Street
Richmond, VA 23230

Bell Atlantic Telephone
c/o I C System, Inc.
P.O. Box 64378
Saint Paul, MN 55164

Bennett & DeLoney
1265 E. Fort Union Boulevard
Suite 150
Midvale, UT 84047-1808

Best Motors
1500 University Avenue
Rochester, NY 14610-1838

Bon Secours Health System, Inc
P.O. Box 28538
Richmond, VA 23228

Bonnie F. Anderson
4115 Roundtree Road
Richmond, VA 23294

Brunswick Community Hospital
c/o Attention, LLC
P.O. Box 2308
Sherman, TX 75091-2308

Brylane Home - Bank Card
c/o Statewide Credit Assoc.
101 W. Ohio St., Suite 2150
Indianapolis, IN 46204

Bureau of Collecton Recovery
7575 Corporate Way
Eden Prairie, MN 55344

Capital One Bank
P.O. Box 85520
Richmond, VA 23285-5520

Cardiolabs, Inc.
109 Holiday Court
Suite B1
Franklin, TN 37067

Carolina Health Specialists
c/o Credit Financial Services
100 West Morgan Street
Durham, NC 27701

Caston's Studio
c/o Caudle and Ballato, P.C.
3123 West Broad Street
Richmond, VA 23230

Caudle & Ballato, P.C.
3123 West Broad Street
Richmond, VA 23230

CFMC
250 E. Carpenter Fwy
Irving, TX 75062

Check N Go of Virginia, Inc.
9121 Staples Mill Road
Richmond, VA 23228

Checkfree Services Corporation
c/o Goodwin, Bryan & Schill
P.O. Box 221406
Cleveland, OH 44122

Chrysler Financial
5225 Crooks Road
Troy, MI 48098

City of Richmond
Dept. of Public Utilities
P.O. Box 26060
Richmond, VA 23274-0001

Collier Companies
1484 Dorset Road
Powhatan, VA 23139

Colonial Foods, L.L.C.
c/o Security Check, L.L.C.
P.O. Box 1211
Oxford, MS 38655-0016

Comcast
5401 Staples Mill Road
Richmond, VA 23228

Commonwealth Anesthesia Assoc.
P.O. Box 35808
Richmond, VA 23235

Commonwealth of Virginia
c/o Henrico County Circuit Ct.
P.O. Box 27032
Richmond, VA 23273

Country Manor Cleaning
c/o C & C Adjustment Bureau
277 Alexander St., Suite 214
Rochester, NY 14607

County of Henrico, Virginia
Department of Finance
P.O. Box 27032
Richmond, VA 23272-7032

County of Henrico, Virginia
P.O. Box 27032
Richmond, VA 23272

Credit Adjustment Board, Inc.
306 East Grace Street
Richmond, VA 23219

Credit Management, Inc.
4200 International Parkway
Carrollton, TX 75007

Crossroads West Veterinary Ctr
10950 Three Chopt Road
Richmond, VA 23233

Direct Merchants Bank
Cardmember Services
P.O. Box 21550
Tulsa, OK 74121-1550

Dominion Virginia Power
P.O. Box 26666
Richmond, VA 23261-6666

E. Thomas Rilee, III, P.C.
7275 Glen Forest Drive
Suite 205
Richmond, VA 23226

Family Financial Corporation
4218-C West Broad Street
Richmond, VA 23230-3304

Family Financial Corporation
4218-C West Broad Street
Richmond, VA 23230

FCNB
9300 SW Gemini Drive
Beaverton, OR 97008-7120

Federal Express
c/o OSI Collection Services
P.O. Box 6110
Westerville, OH 43086-6110

First Community Finance
7103 Staples Mill Road
Richmond, VA 23228

First National Bank of Marin
P.O. Box 98873
Las Vegas, NV 89193-8873

First Premier Bank
601 S. Minnesota Avenue
Sioux Falls, SD 57104

Frontier Telephone of Roch
c/o Mercantile Adjmt Bureau
40 West Avenue
Rochester, NY 14611

Glen Allen Super Market
P.O. Box 1517
Glen Allen, VA 23060

Grove Avenue Christian School
8701 Ridge Road
Richmond, VA 23229

H&H Heating & Cooling
1556 Whippoorwill Road
Richmond, VA 23233

Hancock Fabrics
c/o Security Check, LLC
P.O. Box 1211
Oxford, MS 38655-1211

Heflebower Transfer & Storage
3200 West Leigh Street
Richmond, VA 23230

Heilig Meyers Furniture Co.
12501 Richmond Avenue
Richmond, VA 23233

Henrico Doctors Hospital
c/o Attention, LLC
P.O. Box 2548
Sherman, TX 75091-2548

Hirschler Fleischer
P.O. Box 500
Richmond, VA 23218-0500

Household Bank (SB), N.A.
P.O. Box 98706
Las Vegas, NV 89193

Household Credit Services
P.O. Box 80084
Salinas, CA 93912-0084

Household Orchard Bank
c/o Midland Credit Management
P.O. Box 939019
San Diego, CA 92193

I.C. System, Inc.
444 Highway 96 East
P.O. Box 64437
Saint Paul, MN 55164-0437

Integrated Therapy Services
40 Broad Street Road
Manakin Sabot, VA 23103

Internal Revenue Service
Proceedings & Insolvency Unit
Post Office Box 10025
Richmond, VA 23240-2156

Jeff W. Soden, Inc.
1900 Manakin Road
Manakin Sabot, VA 23103

LabCorp
8040 Villa Park Drive
Richmond, VA 23228

Lacy, Katzen, Ryen & Mittleman
The Granite Building
130 East Main Street
Rochester, NY 14604-1686

Laynes Fabric Supply
6923 Lakeside Avenue
Richmond, VA 23228

Little Appliance
3706 Williamsburg Road
Richmond, VA 23231

Long Beach Acceptance Corp.
P.O. Box 909
Paramus, NJ 07653

Lucky Convenience Stores
P.O. Box 1189
Dillwyn, VA 23936

Made Maid To Clean
13618 Hull Street Road, # 146
Midlothian, VA 23112

Master's Touch Carpet Care
11611 Brendonridge Lane
Richmond, VA 23238

Metropolitan Cardiology Assoc.
P.O. Box 31354
Richmond, VA 23294

Moore's Motor Car Company, Inc.
7211 West Broad Street
Richmond, VA 23294

Nationwide Credit, Inc.
P.O. Box 740640
Atlanta, GA 30374-0640

NCO Financial Systems, Inc.
P.O. Box 13582
Philadelphia, PA 19101

NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Net 1st National Bank
5770 Roosevelt Boulevard
Clearwater, FL 33760

Olson Chiropractic Center
8605 Mayland Drive
Richmond, VA 23294

Orchard Bank
c/o Midland Credit Management
P.O. Box 939019
San Diego, CA 92193

Papa John's
c/o Security Check
P.O. Box 1211
Oxford, MS 38658

PATIENT FIRST
P.O. Box 85080
Lock Box 4663
Richmond, VA 23285

Pediatric Cardiology of VA
7603 Forest Avenue, Suite 401
Richmond, VA 23229

Perinton Veterinary Clinic
c/o The Credit Bureau, Inc.
19 Prince Street
Rochester, NY 14607

Pets First Animal Hospital
9201 Staples Mill Road
Richmond, VA 23228

Pizza Hut
c/o Security Check
P.O. Box 1211
Oxford, MS 38658

PJ Cheese Virginia Mark
c/o Security Check
P.O. Box 1211
Oxford, MS 38655-1211

Quioccasin Veterinary Hospital
9218 Quioccasin Road
Richmond, VA 23233

QVC
c/o Penn Credit Corporation
P.O. Box 988
Harrisburg, PA 17108-0988

Receivables Management Systems
4906 Cutshaw Ave., Suite 201
Richmond, VA 23230

Rent-A-Center
5330 Chamberlayne Avenue
Richmond, VA 23227

Rite Aid Corp.
c/o CRA Security Systems
P.O. Box 67555
Harrisburg, PA 17106-7555

Rochester Gas Electric
c/o Mercantile Adjmnt Bureau
40 West Avenue
Rochester, NY 14611

Roy's Body Shop
1100 Blackstone Avenue
Glen Allen, VA 23060

Ryan Vision Center, P.C.
3410 Pump Road
Richmond, VA 23233

Sam Ash Music #55
c/o Global Payments Check Serv
P.O. Box 661038
Chicago, IL 60666-1038

Sam's Club Member Service
608 Southwest 8th Street
Bentonville, AR 72716

Schwan Food Co.
115 W. College Drive
Marshall, MN 56258

Short Pump Animal Hospital
4730 Pouncey Tract Road
Glen Allen, VA 23059-5735

Spinella, Owings & Shaia, P.C.
8550 Mayland Drive
Richmond, VA 23294

Swiss Colony, Inc.
1112 7th Avenue
Monroe, WI 53566-1364

Time Warner Cable
c/o CBCS
821 Pre Emption Rd., Suite 1
Geneva, NY 14456-3501

Ukrop's Supermarket
600 Southlake Boulevard
Richmond, VA 23236

United Credit National Bank
220 E. Denson Road
Sioux Falls, SD 57104

VEI Surgery Pavilion
400 Westhampton Station
Richmond, VA 23226

Verizon
P.O. Box 17577
Baltimore, MD 21297-0513

Verizon Wireless
P.O. Box 4009
Silver Spring, MD 20914

Virginia Dept. of Taxation
P.O. Box 2156
Richmond, VA 23218-2156

Virginia Emergency Assoc.
P.O. Box 791178
Baltimore, MD 21279-1178

Virginia Eye Institute
400 Westhampton Station
Richmond, VA 23226

Virginia Hand Center PC
P.O. Box 31354
Richmond, VA 23294

Virginia Urology
P.O. Box 79437
Baltimore, MD 21279-0437

W. B. Perkinson, Jr., DDS
1612 Huguenot Road
Midlothian, VA 23113

W. R. Stansbury & Brothers
16468 Pouncey Tract Road
Rockville, VA 23146

Wal-Mart Stores, Inc.
c/o Friedman & Wexler, LLC
500 W. Madison St., Suite 2910
Chicago, IL 60661-2587

West End Orthopaedic Clinic
P.O. Box 35725
Richmond, VA 23235-0725